

CLAIMS:

What is claimed is:

1. A method in a network data processing system for processing a check, the method comprising:
 - 5 receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;
 - performing optical character recognition on the check image to generate data; and
 - 10 performing check clearing processes using the check image and the data.
2. The method of claim 1 further comprising:
 - sending the check image to an issuer of the check.
3. The method of claim 2, wherein the sending step
15 comprises:
 - printing the check image on paper to form a paper copy of the check; and
 - sending the paper copy of the check to the issuer.
4. The method of claim 1, wherein the check image
20 includes a front side and a back side of the check.
5. The method of claim 1, wherein the step of performing check clearing processes includes:
 - adding overlay prints showing who is clearing the check.

6. The method of claim 1, wherein the check image is received from an automatic teller machine through a communications link.

7. The method of claim 1, wherein the data processing system is located at a bank.

8. The method of claim 1, wherein the data processing system is an automatic teller machine.

9. A data processing system for processing a check, the data processing system comprising:

10 receiving means for receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;

15 first performing means for performing optical character recognition on the check image to generate data; and

second performing means for performing check clearing processes using the check image and the data.

10. The data processing system of claim 9 further comprising:

sending means for sending the check image to an issuer of the check.

11. The data processing system of claim 10, wherein the sending means comprises:

25 means for printing the check image on paper to form a paper copy of the check; and

means for sending the paper copy of the check to the issuer.

12. The data processing system of claim 9, wherein the check image includes a front side and a back side of the
5 check.

13. The data processing system of claim 9, wherein the means of performing check clearing processes includes:

means for adding overlay prints showing who is clearing the check.

10 14. The data processing system of claim 9, wherein the check image is received from an automatic teller machine through a communications link.

15. The data processing system of claim 9, wherein the data processing system is located at a bank.

15 16. The data processing system of claim 9, wherein the data processing system is an automatic teller machine.

17. A computer program product in a computer readable medium for processing a check, the computer program product comprising:

20 first instructions for receiving a check image of the check from an automatic teller machine, wherein the check image is generated by a scanner in the automatic teller machine;

25 second instructions for performing optical character recognition on the check image to generate data; and

third instructions for performing check clearing processes using the check image and the data.

18. The computer program product of claim 17 further comprising:

5 fourth instructions for sending the check image to an issuer of the check.

19. The computer program product of claim 18, wherein the second instructions for sending comprises:

10 first sub-instructions for printing the check image on paper to form a paper copy of the check; and
 second sub-instructions for sending the paper copy of the check to the issuer.

15 20. The computer program product of claim 17, wherein the check image includes a front side and a back side of the check.

21. The computer program product of claim 17, wherein the third instruction of performing check clearing processes includes:

20 first sub-instructions for adding overlay prints showing who is clearing the check.

22. The computer program product of claim 17, wherein the check image is received from an automatic teller machine through a communications link.

23. The computer program product of claim 17, wherein 25 the data processing system is located at a bank.

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24. The computer program product of claim 17, wherein
the data processing system is an automatic teller
machine.